

# **EXHIBIT 112**

**Osmin E** To: Robert B. Miller/JPMCHASE@JPMCHASE  
**Rivera@JPMCHASE** cc:  
Subject: Fw: Credit Holds

09/18/2006 11:15 AM

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----- Forwarded by Osmin E Rivera/JPMCHASE on 09/18/2006 11:15 AM -----

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Subject: Fw: Credit Holds

09/18/2006 10:00 AM

Osmin, these are the loans that should be in the warehouse from Accredited and WMC. Add these to the HE3 list....:)

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**Eliza E** To: Osmin E Rivera/JPMCHASE@JPMCHASE  
**Hay** cc: Alison X Malkin/JPMCHASE@JPMCHASE  
Subject: Credit Holds

09/18/2006  
09:56 AM

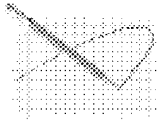
Osmin,

The attached file contains the 61 Accredited and 31 WMC loans put on credit hold.

Thanks,

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(See attached file: Book2.xls)



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